REMARKS

In the Office Action,[1] the Examiner rejected claims 9 and 14 under 35 U.S.C. § 103(a) as being unpatentable over U.S. Patent No. 5,537,314 to Kanter ("*Kanter*") in view of U.S. Patent No. 6,594,640 to Postrel ("*Postrel*") and U.S. Publication No. 2001/0037453 to Mitty et al. ("*Mitty*").

Applicant respectfully traverses the rejection.

Independent claim 9, as proposed to be amended, recites a point transfer dealer system comprising, for example, "a point redemption system for receiving first data encrypted using a public key of the point redemption system from the customer, the first data comprising a user registration request and second data including a random password, the second data being encrypted using a private key of the customer."

Kanter is completely silent with respect to any "password."

Postrel discloses, "[t]he interface would allow a user to login using . . . the trading server account login id and password." *Postrel*, col. 11, ll. 62-64. However, *Postrel* fails to disclose a "random password," as recited in claim 9.

Similarly, *Mitty* discloses, "techniques exist that allow secure, password-protected storage of keys." *Mitty*, para. 0030. However, *Mitty* fails to disclose a "random password," as recited in claim 9.

Moreover, none of the passwords disclosed in *Postrel* and *Mitty* is "encrypted using a private key of the customer" and again "encrypted using a public key of the point

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[1] The Office Action contains a number of statements reflecting characterizations of the related art and the claims. Regardless of whether any such statement is identified herein, Applicant declines to automatically subscribe to any statement of characterization in the Office Action.

redemption system" together with "a user registration request," as recited in claim 9. Therefore, *Kanter*, *Postrel*, and *Mitty*, individually or in combination, fail to disclose or suggest the claimed "point redemption system for receiving first data encrypted using a public key of the point redemption system . . . , the first data comprising a user registration request and second data including a random password, the second data being encrypted using a private key of the customer."

For at least the foregoing reasons, a *prima facie* case of obviousness has been established with respect to claim 9. Claim 14, although different in scope from claim 9, is allowable for at least the same reasons as claim 9. Accordingly, Applicant respectfully requests that the Examiner withdraw the rejection of claims 9 and 14 under 35 U.S.C. § 103(a).

Applicant respectfully requests that the Examiner enter the amendments under 37 C.F.R. § 1.116, placing claims 9 and 14 in condition for allowance. Applicant submits that the proposed amendments of claims 9 and 14 do not raise new issues or necessitate the undertaking of any additional search of the art by the Examiner. Therefore, this Amendment After Final should allow for immediate action by the Examiner.

Applicant further submits that the entry of the amendments would place the application in better form for appeal, should the Examiner dispute the patentability of the pending claims.

In view of the foregoing, Applicant respectfully requests reconsideration of this application and timely allowance of the pending claims.
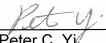
Please grant any extensions of time required to enter this response and charge any additional required fees to our deposit account 06-0916.

Respectfully submitted,

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Dated: December 23, 2008   By: _____

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